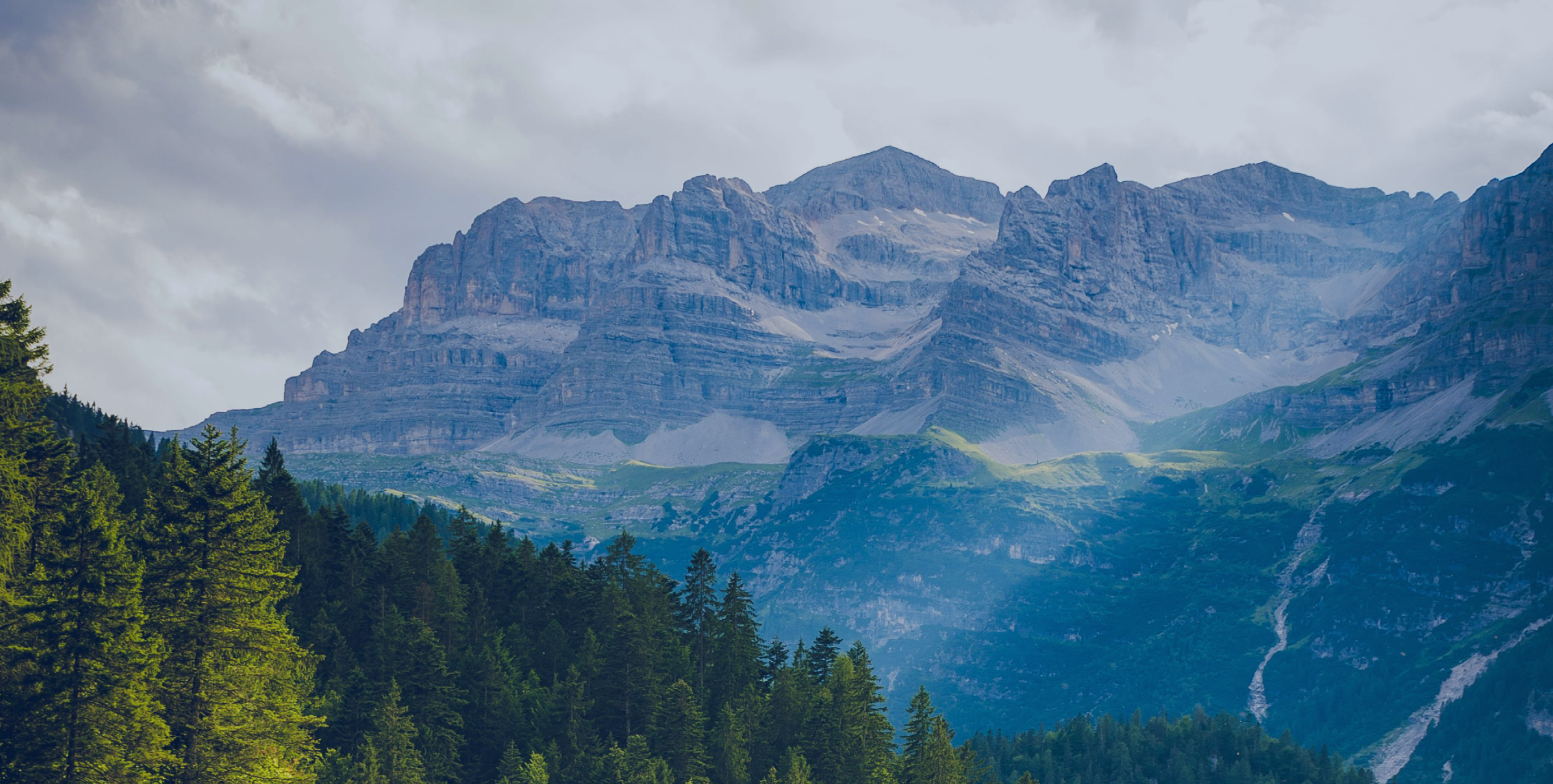
FIVE PINE
WEALTH MANAGEMENT



Advisor Transition Guide

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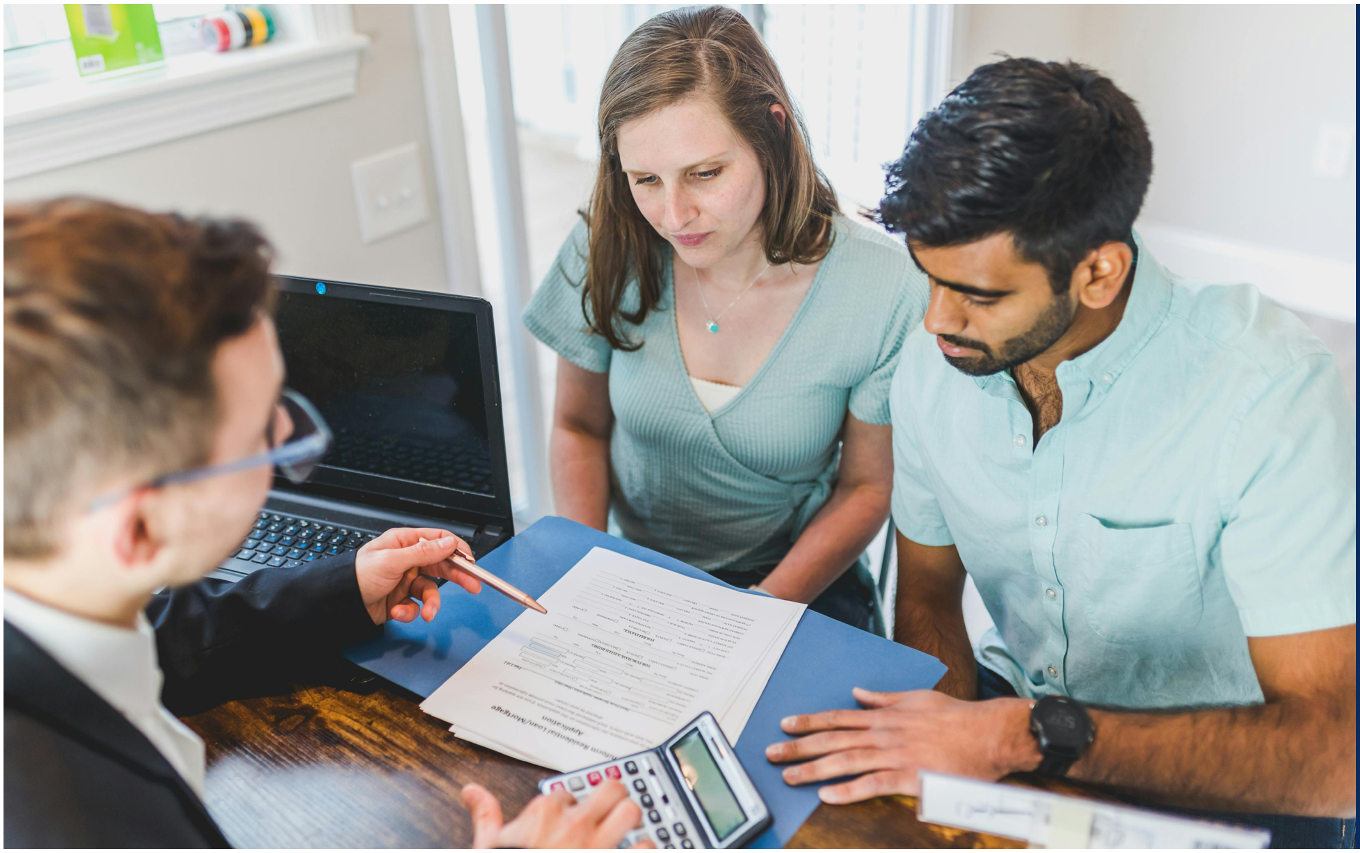
Changing financial advisors is an important decision that can lead to better alignment with your financial goals and values.

While it's almost never comfortable to end a professional relationship, with the right preparation and guidance, this transition can be a straightforward process.

This guide provides you with practical tools to navigate each step of transitioning to a new financial advisor. Whether you're concerned about having difficult conversations with your current advisor or unsure about the paperwork involved, we've included templates, checklists, and explanations to make the process smoother.

Happy Transitioning!
Jeremy



Step 1 Let Your Current Advisor Know

Ending a professional relationship can feel uncomfortable, but clear communication makes the process smoother for everyone. Below are a few helpful tips and templates you can customize when informing your current financial advisor of your decision.

Email Template

An email can be a quick and painless way to notify your advisor that you'll be ending the relationship. Customize this template or use it as is to start the process:

New Message

To yourcurrentadvisor@email.com Cc Bcc

Subject Account Transfer Request

Dear [Advisor Name]:

I hope this message finds you well. After careful consideration, we have decided to make a change in the management of our financial accounts, and will be transferring our accounts to another brokerage firm.

Please accept this message as formal notification of our decision. We would appreciate your assistance in facilitating a smooth transition, and we are prepared to complete whatever is necessary from our end.

Thank you for your services during our time working together.

Sincerely,

Your Name

Phone Call Tips

If you prefer speaking directly with your advisor:

- **Start with appreciation:** "I want to thank you for your work with me over the past [time period]."
- **Be direct:** "I've decided to transition my accounts to another advisory firm."
- **Keep it professional:** Focus on your needs and the future rather than any dissatisfaction.
- **Be prepared for questions:** Your advisor may ask why you're leaving or try to retain your business.
- **Stay firm in your decision:** "I've given this careful thought, and I'm confident this is the right move for me at this time."

Remember: You are not obligated to justify your decision. A simple "This new arrangement better aligns with my current financial objectives" is sufficient.

Step 2 Transfer Your Assets

Many clients worry that transferring their investments will be complicated, time-consuming, or disruptive to their financial strategy. We understand these concerns, and we're here to assure you that this process is actually straightforward and, in most cases, hassle-free.

Many advisors will handle the heavy lifting for you. (We certainly do at Five Pine Wealth Management!) Our team carefully coordinates the transfer, monitoring progress and keeping you informed every step of the way. Most accounts transfer seamlessly with minimal input needed from you beyond submitting the initial transfer request.

How Assets Are Transferred

Transferring assets between financial institutions typically occurs through one of two methods:

ACATS, or Automated Customer Account Transfer Service	Non-ACATS, or Manual Transfer
ACATS is an automated process that transfers most securities directly between brokerage accounts without needing to sell positions, making it incredibly easy to transfer assets from your old advisor to your new one. It generally takes 3-6 business days for the transfer to be completed.	If your accounts contain certain proprietary investments, alternative investments, or some specific mutual funds, they may not be eligible for an ACATS transfer. The transfer process for these types of assets can take 2-4 weeks depending on the asset type. The investments may need to be liquidated before transferring.

While the transfer process is typically straightforward in general, you may want to make sure you fully understand your current advisor's process.

Here are some questions you might consider asking your current advisor:

- Will I be subject to any transfer fees when I move assets to a new account?
- Will any of my assets need to be liquidated, and if so, will there be any tax consequences?
- Is there anything else I should know about the transfer process?

Getting the answers to these questions will ensure there are no surprises for you down the road.

Asset Transfer Tracking Sheet

Use this checklist to track each account through the transition process:

Account Name	Account Number	Current Brokerage Firm	Transfer Initiated (Date)	Transfer Completed (Date)	Notes

Our Commitment to Our Clients

The team at Five Pine Wealth Management has extensive experience guiding clients through the transfer process. We coordinate directly with your previous institution to ensure all details are handled correctly. Our goal is always to make your transition as smooth and worry-free as possible.

Step 3 Gather Important Documents

Staying organized throughout the process will reduce stress and ensure this transition is efficient and complete. When your documents are well-organized, your new advisor will be better prepared to:

- Gain a comprehensive picture of your current financial situation from day one
- Identify opportunities and potential gaps in your existing strategy immediately
- Ensure nothing important is overlooked during the transition
- Save you time and prevent the need for multiple follow-up requests.

Many clients tell us that this organization process itself provides valuable clarity about their financial picture that they hadn't previously experienced.

The checklists below will help you know what information to gather and bring to your next meeting with your new advisor.

Essential Documents	Helpful Additional Documents	Digital Organization Tips
☐ Most recent statements for accounts being transferred	☐ Financial plan from previous advisor	Create a secure folder on your computer for scanned documents
☐ Most recent tax return	☐ Insurance policies	Use descriptive file names (e.g., 2024_401k_Statement_March.pdf)
☐ Photo ID (driver's license or passport)	☐ Estate planning documents (wills, trusts, power of attorney)	Password-protect sensitive documents
☐ Social security card or number	☐ Employee benefits information	Consider using a secure cloud storage device for backup
☐ List of current beneficiaries on accounts	☐ Pension/Social Security benefits statements	
	☐ Most recent debt statements (including mortgage)	
	☐ List of major expenses anticpated in the next 5 years	

Don't Worry About Perfection

You don't need to have everything perfectly organized before beginning your transition. At Five Pine Wealth Management, we understand that financial documents can accumulate over time, and part of our service is helping you bring structure to your financial life. What's most important is taking the first step toward better organization. Should you choose to work with us, we're here to guide you through the entire process.

Ready For Your Next Steps?

We hope this transition guide has provided clarity on what can often seem like a complex process. Making a change in your financial advisory relationship is a significant decision, and being well-prepared can make all the difference in how smooth that transition will be.

The Five Pine Wealth Management Difference

As fee-only fiduciary advisors, our clients' best interests always come first. Our comprehensive approach to financial planning encompasses not just investments, but tax strategies, estate planning, retirement planning, and more – all tailored to your unique circumstances.

Our clients tell us that beyond this comprehensive approach, what they value most is our accessibility, responsiveness, and genuine interest in their financial wellbeing. We believe in building lasting relationships on a foundation of trust, transparency, and genuine mutual connection. In fact, our clients often share that they look forward to our meetings together – something they never expected from financial planning conversations.

If you're considering a change in financial advisors, we'd love to connect! We invite you to schedule a no-obligation discovery call. This conversation is an opportunity to:

- Discuss your current financial situation and goals
- Share any concerns about your existing advisory relationship
- Learn more about our approach and philosophy
- Ask questions about the transition process
- Determine if we might be a good fit for your needs

To schedule your complimentary discovery call:

- **Call:** 877.333.1015
- **Email:** info@fivepinewealth.com
- **Visit:** fivepinewealth.com

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Independent Fee-Only Advisors & Fiduciaries